

THE BOOK *of*

30

Homes

SECOND EDITION



WHY BUILD A HOME?

•
*As a Property Owner You Are a
Solid Citizen.*
•

You can live more inexpensively in a new home, built to your order, after plans you select, because of the amazing money-saving improvements which have been developed in recent years.

New materials for roofing, plumbing, insulation, heating, ventilation—yes, and air-conditioning, make for economy in building and a great saving in maintenance. Heating bills have been cut in two by recent inventions. Homes built under present building standards possess greater charm. Such homes as are shown herein are better planned, require fewer steps and lighten housekeeping labor. With lower up-keep costs, easy financing methods, the feeling of permanency, the home owner has less worry, is more efficient, and adds to his net worth.

Every payment on it, like rent, increases family wealth!

Home owning pays dividends for a lifetime in health, wealth and happiness. It promotes the abundant life!

• • •
*Under approved conditions, you can make an insured
Federal Housing Administration building loan up
to 90 per cent of the cost, and have up to 25 years to
pay—easy as rent.*
• • •

It is important that your plans and specifications comply with the requirements of the Federal Housing Administration, whether you obtain a loan therefrom or not; for these regulations have been carefully developed by experts with a view to protecting the homebuilder from “jerry-built” houses, making sanitary homes that will be saleable if necessary.

The average renter moves once in two or three years—thousands of new homes might be built with the country’s annual moving bills.

Build yourself a home and stay put! The money you will save by not moving or re-fitting will help pay off the mortgage.

THE BOOK OF 30 HOMES

Second Edition

DESIGNS AND FLOOR PLANS
FOR THIRTY SMALL HOMES

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IN
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“HOME!”

*For there isn't any mansion
Underneath God's starry dome
That can rest the weary pilgrim
Like the place called "home"*

Our house of family dreams, a home of endless thrills and fireside content! *Our* home, where the children can play and entertain and grow, — their precious heritage.

For long we have hopefully *stayed*, spending rent money which might have bought this house of charm, creating lasting wealth.

How glorious to enter and survey our place of comfort and contentment, which we planned to suit ourselves!

HOME! Where we can plant flowers, shrubbery, and fruits and vegetables, which we can show to our friends with pride; where we can “fix things up” and reap for ourselves, instead of landlords, the life-long benefits of home-making.

To which we can come, at the end of daily toil, and “play, and love, and rest!”

Here we shall know the full meaning of

“HOME, SWEET HOME!”

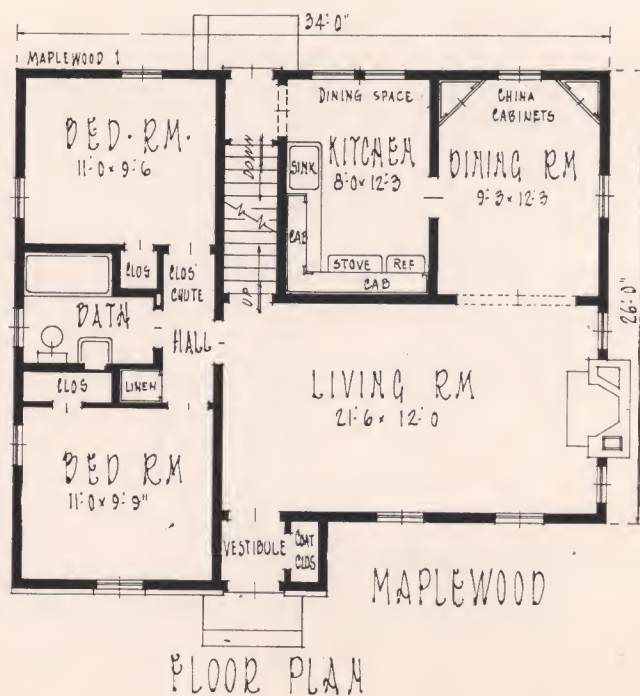


5 Rooms, 34 x 26

21,900 Cubic Feet

The Maplewood

★ A REAL HOMEY HOME, with an exterior of pleasing contrasts. The combination of the use of brick and siding, surmounted by vertical boards in the gable, together with the brick chimney, colorful roof and blinds, all give it a distinctive personality. The interior, with its commodious living room, brightened with fireplace where the host or hostess proudly entertains guests, the dining room with its archway looking in upon the living room, all sum up into the kind of a home the renter aspires to own. The working and sleeping quarters are conventional, with appurtenances that make for comfortable living.





6 Rooms, $30\frac{3}{4} \times 26\frac{3}{4}$

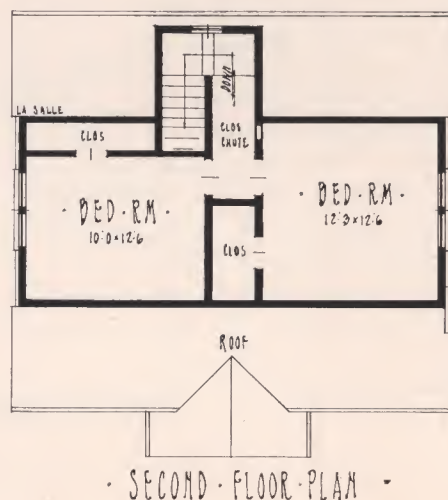
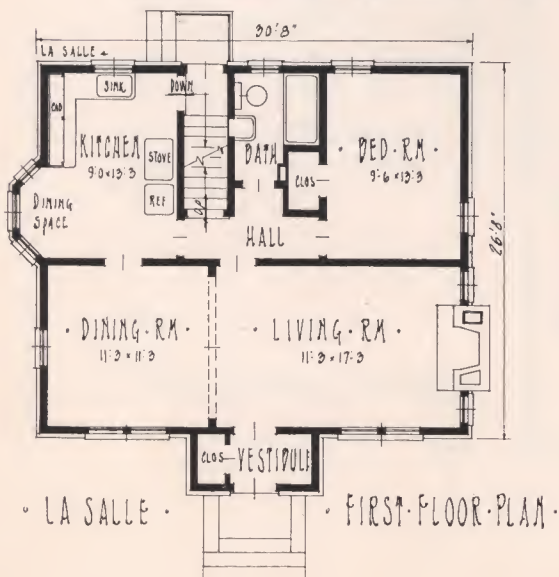
The LaSalle

21,000 Cubic Feet

★ **BRICK HOUSES** are popular, although this attractive bungalow may have clapboard or stucco outside treatment. Especially designed for the family requiring three bedrooms. The dining and living rooms are practically one, though this

effect may be modified by drapes in the arch. The bay window dining space in kitchen relieves the necessity of serving all meals in the dining room, saving steps. The open fireplace, visible from dining room, is a practical and highly enjoyable

feature. The upstairs space is economized by the extension for stairway, which also affords space for the clothes chute. If the downstairs bedroom is not needed for that purpose it will come in handy as a library or den, where a quiet game of cards may be enjoyed while the living room is occupied. A perfect gem, an architectural picture.





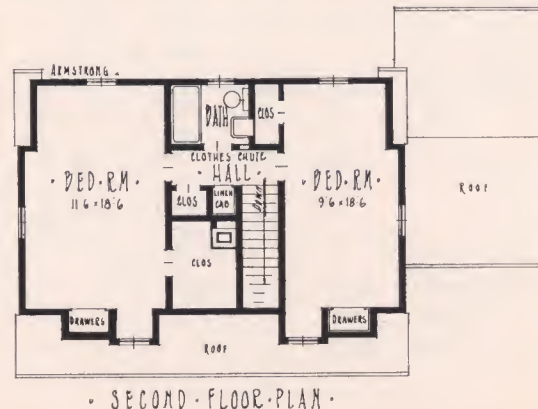
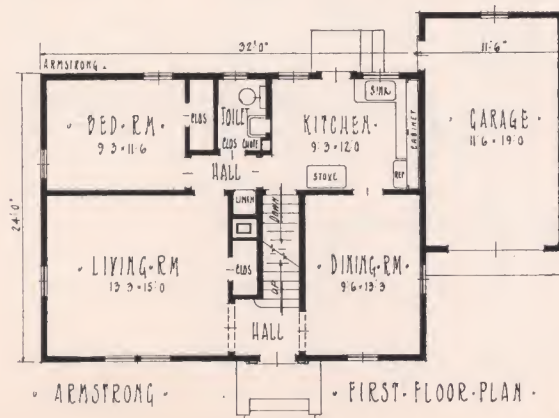
6 Rooms, 32 x 24

21,400 Cubic Feet

The Armstrong

★ A NEAT CAPE COD cottage, with garage wing. It is unusual to find three bedrooms in such a small house. If not needed as a bedroom the one on first floor will make a quiet retreat, library, sewing room or a room for study. It is a compact plan, designed to make housekeeping easy. Though not an expensive house to build it offers conveniences usually found in larger homes. In

external appearance its lines are simple and harmonious. The bedrooms on second floor are unusually large, affording space for more than usual furniture, also for sewing, dressing or relaxing space—perhaps a day-bed. The external design is modern, simple, and “stream-lined.” With shingles or clapboards this home will be a credit to its owner—and its neighborhood.





6 Rooms, $30\frac{3}{4} \times 26\frac{3}{4}$

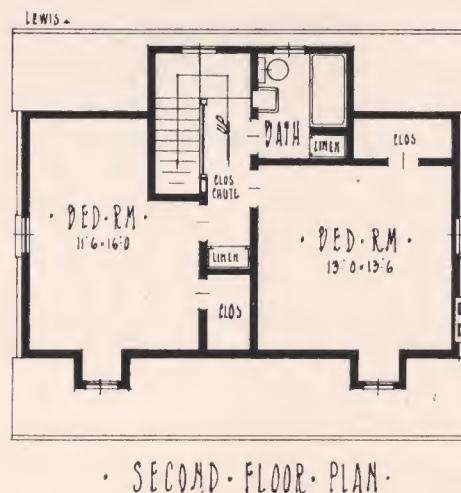
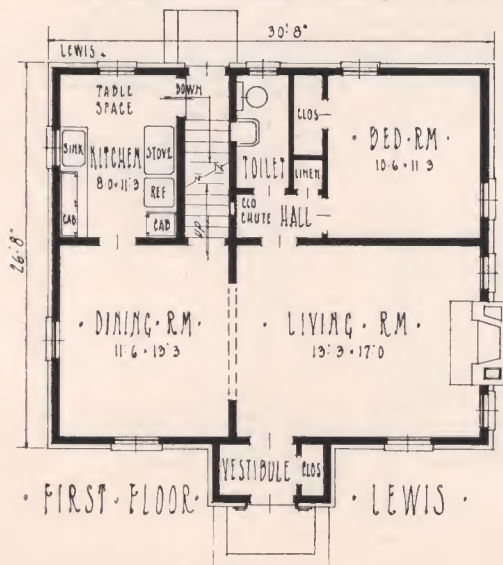
20,700 Cubic Feet

The Lewis

★ THIS BRICK Cape Cod Colonial is a noteworthy small house. It can, of course, have shingle or clapboard sides. Notice its compactness. The living room, with fireplace, with arched opening into dining room, gives the impression of

roominess, especially suited to entertaining. Table space in the kitchen invites common use when the family is alone. Two large bedrooms on second floor allow placing of beds without interference with doors and windows. Extra space for bath-

room and stairway is offered by an extension. The ample closet space will appeal to the housekeeper. The front entrance is a special feature which creates an interesting exterior. May be built of wood or stucco.





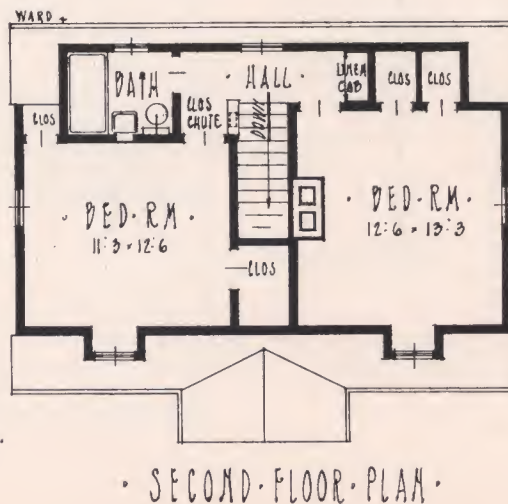
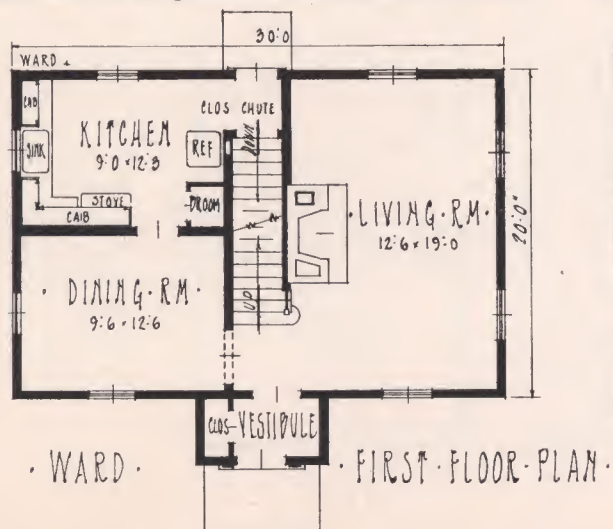
5 Rooms, 30 x 20

15,600 Cubic Feet

The Ward

★ **YOU CAN** own and live in this charming small home on a modest income. You can heat and maintain it at moderate cost. It is planned for economical construction. It is a wise choice, if the size is adequate for your needs. The large living room, with its fireplace, is the center of interest

downstairs, and housework can be done in it with least possible fatigue. Good sized closets upstairs, two to each room, with clothes chute and linen closet add the final touch of convenience and utility. A very attractive exterior, which can be treated with shingles, siding or stucco as preferred.





5 Rooms and Garage, 34x26

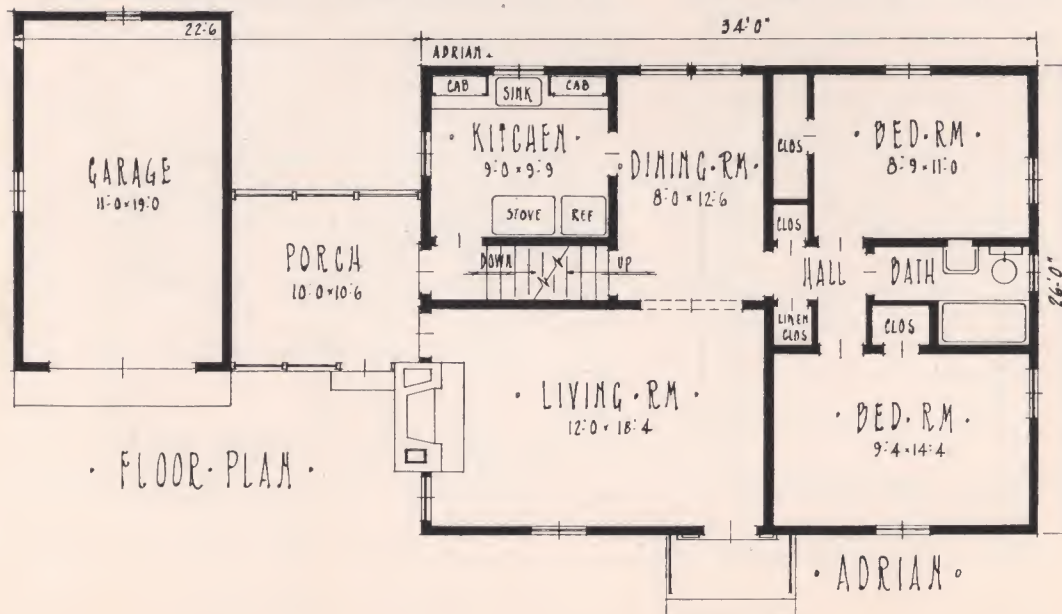
20,300 Cubic Feet

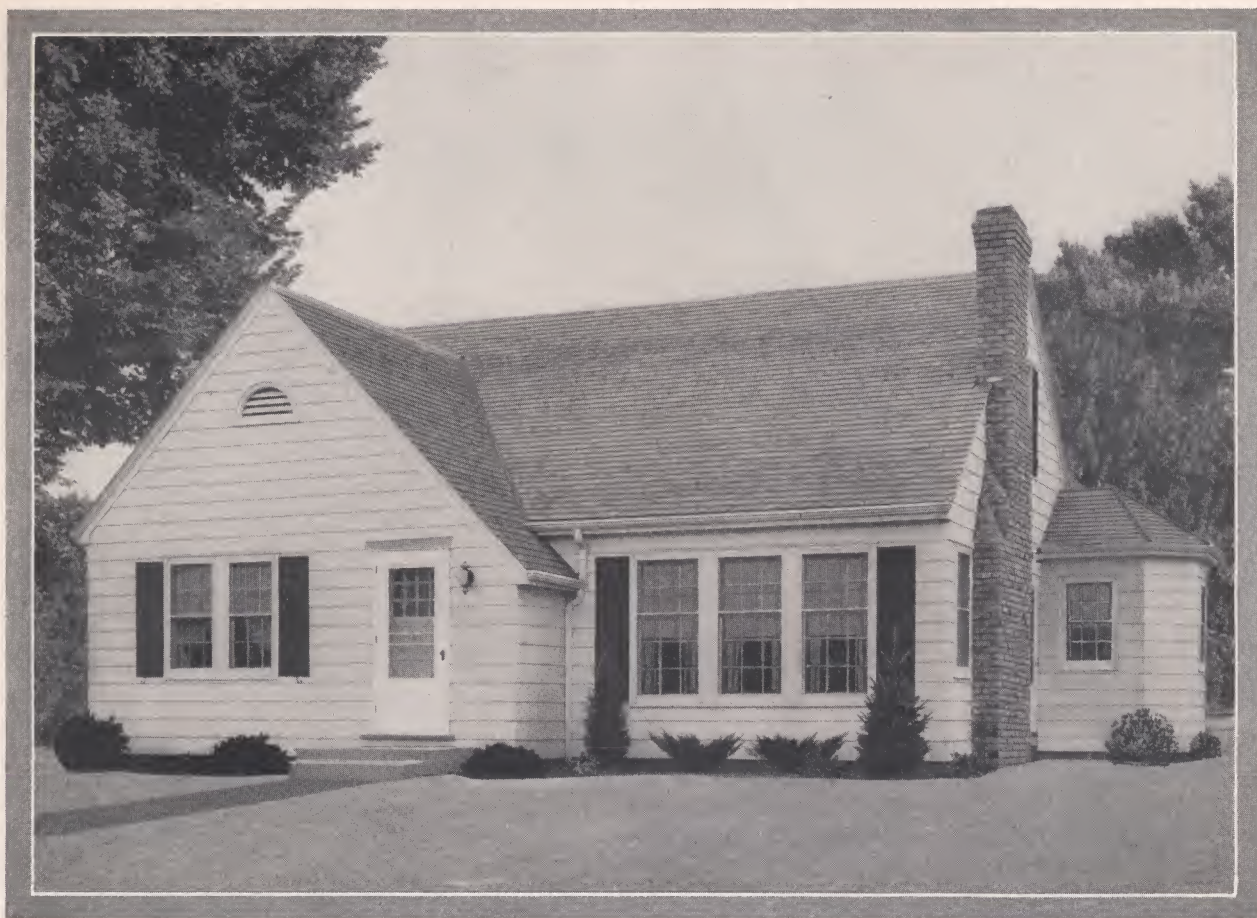
The Adrian

★ FOR A WIDE LOT this house in Cape Cod Colonial style meets the desire for a comfortable interior, a porch and a garage, combined in one unit. The living room with open fireplace has wall

space for furniture, book cases and musical instruments. The position of bedrooms assure privacy and quiet. Plenty of closet space. Both kitchen and living room open on porch, where meals may

be served in the Summer. The exterior has wonderful charm, the outside chimney bespeaking warmth of hospitality. It is a homey house where the family will enjoy living, and may well be proud of.



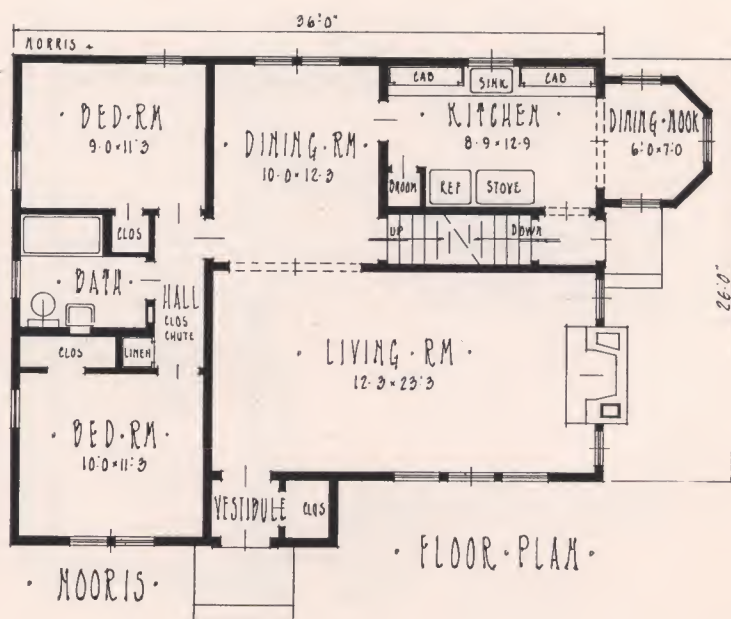


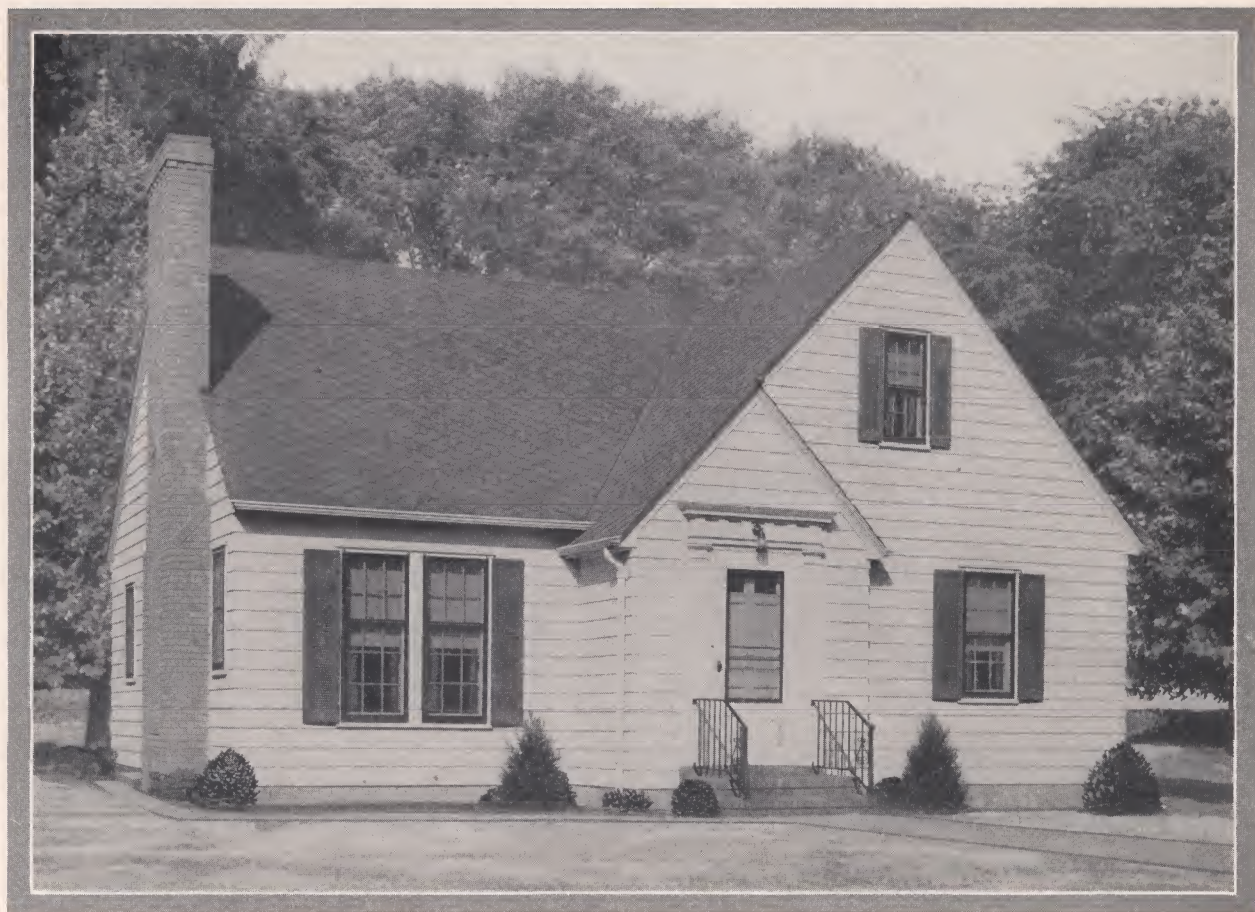
5½ Rooms, 36 x 26

25,000 Cubic Feet

The Norris

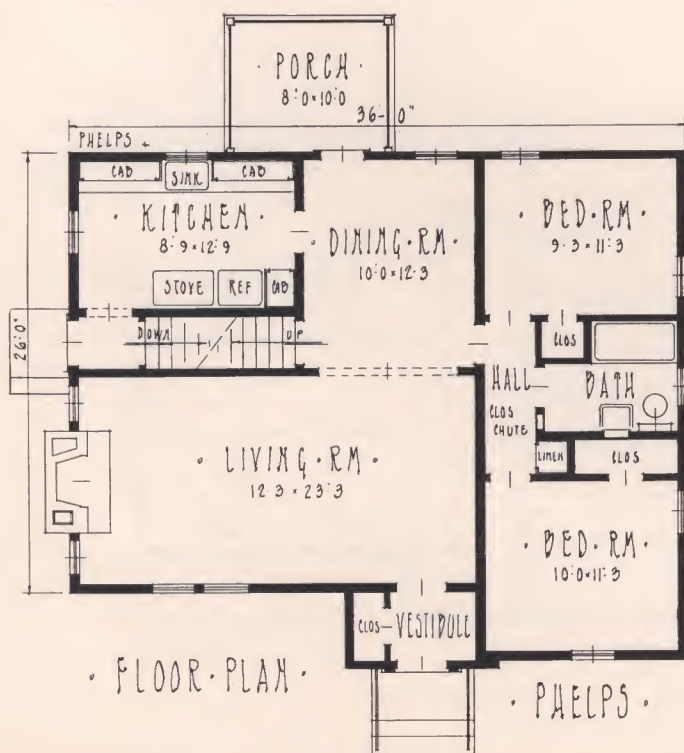
★ AN OUTSTANDING HOUSE among the designs herein; it will be outstanding in the neighborhood in which you build it. The living room, most used of all, is hospitality itself, with its open fireplace, and archway between it and the dining room, lending an atmosphere of spaciousness. The vestibule dispenses with the need of a hallway, thus economizing space. The well-planned kitchen is handy to both dining room and dining nook. The sleeping quarters are practically a separate apartment with desirable privacy, with bath between the rooms. The exterior, with shingled sides and blinds, with outside chimney, with a little planting treatment, caps the charm of this house.





5 Rooms, 36 x 26

24,500 Cubic Feet



The Phelps

★ A HOUSE WITH CHARM and individuality. The large living room with fireplace is what might be expected of the exterior design. The porch, entered from the dining room, is a place for quiet retreat in Summer, a Summer dining room or sleeping porch, looking out on garden or play-ground. The bedrooms, quite apart from the daytime living quarters, and complete with bath between, have cross ventilation. The stairway, demanding no hallway space, leads to a roomy storage attic, where more rooms may be finished off later if required. The wrought iron railing graces the front entrance, lending style to the exterior. Altogether, this is a delightful house to come home to, and one in which housekeeping is as easy as an architect can make it.

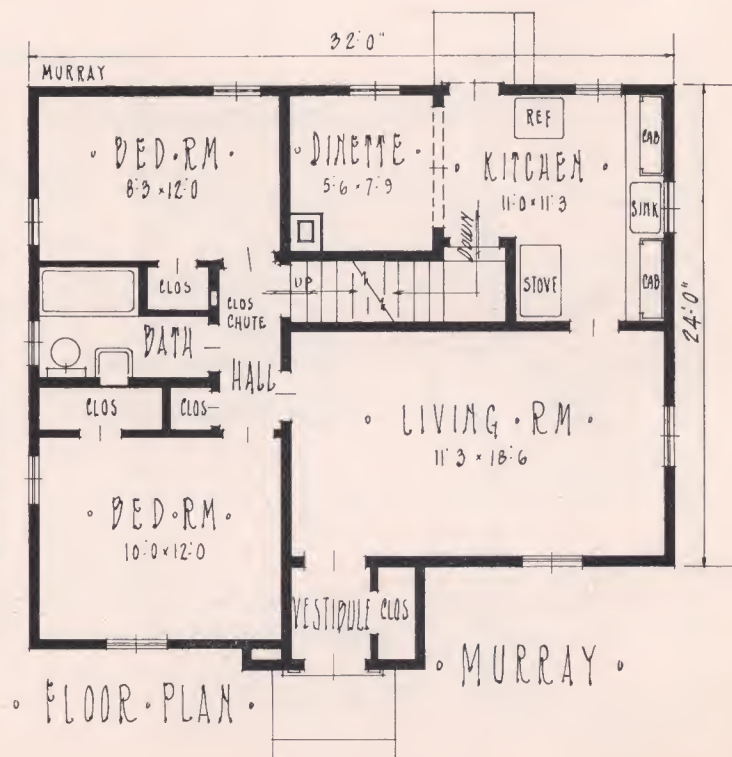


5 Rooms, 32 x 24

20,500 Cubic Feet

The Murray

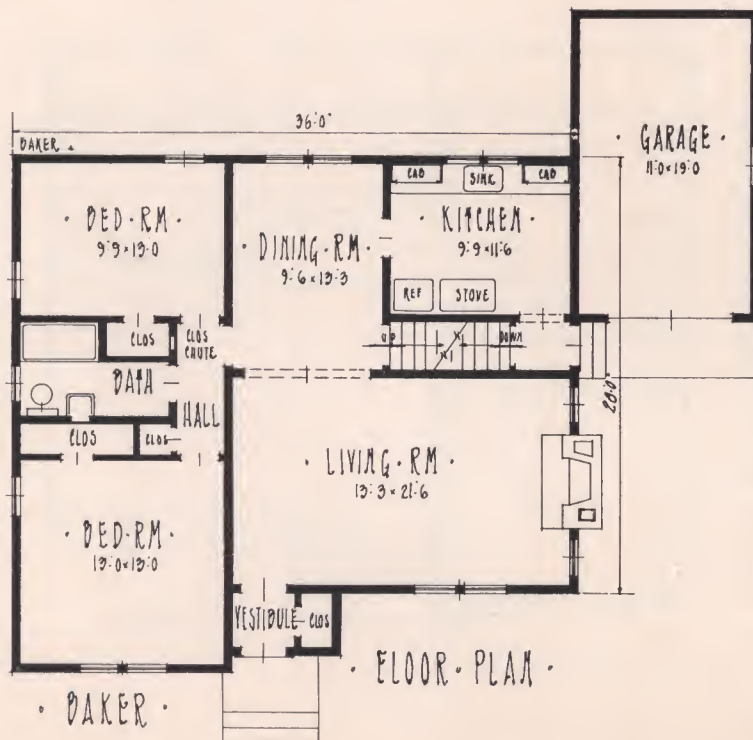
★ ONE ENTERS the living room of this house after closing the vestibule door in wintry weather. The living room has ample wall space for furniture, book cases, piano, etc. Here again we have desirable isolation from the daytime quarters of the bedrooms and bath. The dinette is ample in size for ordinary purposes of a family requiring but two bedrooms. But the living room, close by, may be used for company purposes. The kitchen is of a size to save many steps but large enough to be well equipped with necessary cabinets for pots, pans and dishes. This is a house that will "wear well" and its exterior bespeaks family comfort and security. May be finished outside with clapboards, stucco, or brick.





5 Rooms, attached Garage, 36x28

28,800 Cubic Feet



The Baker

★ PASSERSBY WILL LOOK twice at this house of special charm. The side entrance makes easy access to the garage from the kitchen. The floor plan has that desirable feature of separating the sleeping from the daytime quarters, making for privacy and quiet to those who retire early. The architect has not overlooked the open fireplace which adds so much to the livableness of this home. The compactness of the design makes for economy of building and saving of steps. This house might well be finished in stucco, or even brick veneer finish. Ample storage space in attic, and plenty of closet space, so necessary to a modern home. The keynote of the design is simplicity, with absence of costly frills so common to outmoded homes.

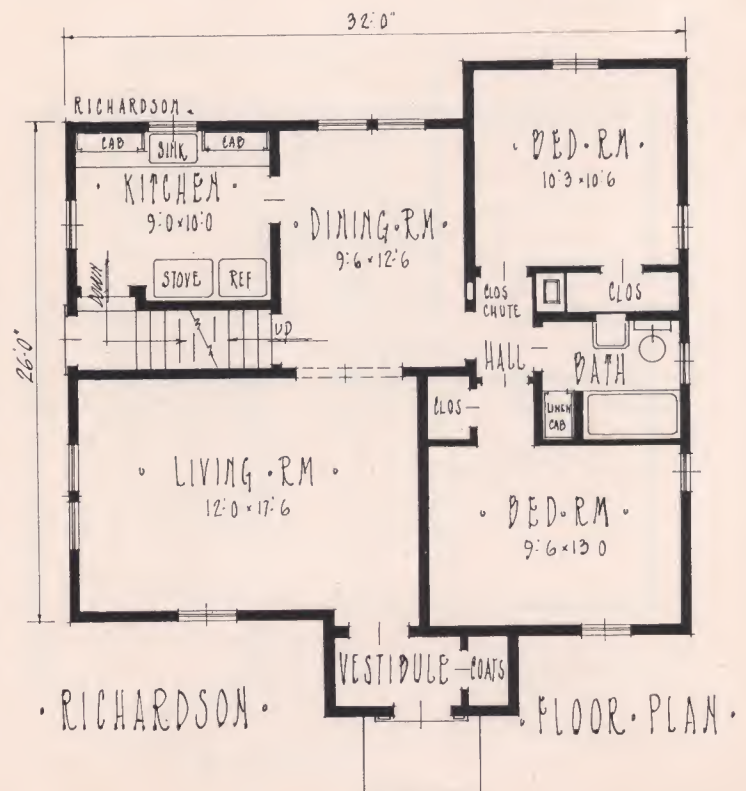


5 Rooms, 32 x 26

21,500 Cubic Feet

The Richardson

★ A FIVE ROOM cottage which allows for a good sized dining room. There is corner space in this room for china cabinets side wall space for serving table, good window space, looking out on the garden in rear. The side entrance gives quick access to kitchen and basement. The larger owner's bedroom in front has cross ventilation, as does every room in the house except the dining room, which has two windows. While the second floor is not laid out with a floor plan, ample space is there for future needs. Plenty of wall space is a desirable feature of all the rooms. An excellent layout for a family requiring two bedrooms, with room to grow in. This house has a pleasing exterior which can be made even more attractive with inexpensive shrubbery.

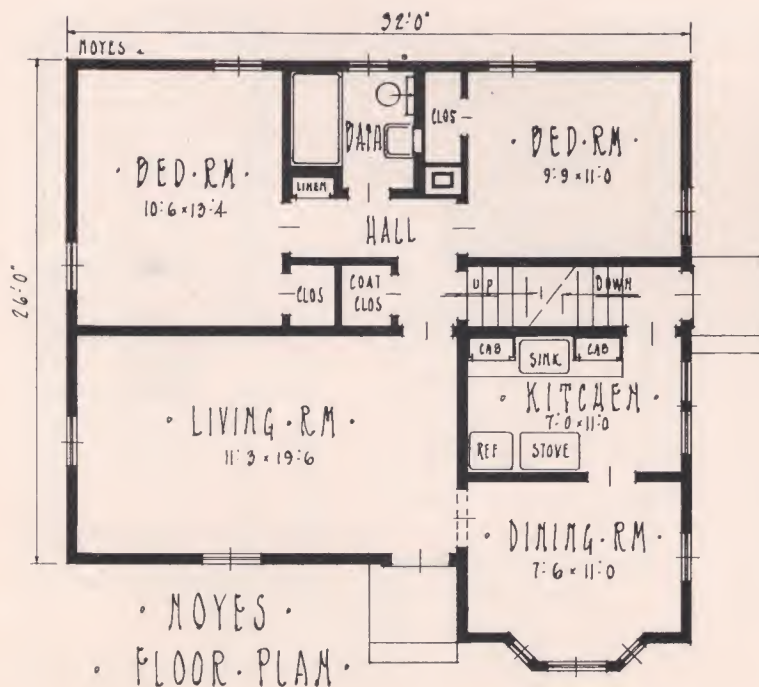




5 Rooms, 32 x 26

20,300 Cubic Feet

The Noyes



★ NOTE HOW MUCH that bay window adds to the appearance of this house, and gives it real class. The location of the kitchen is unusual, but it gives opportunity to have bedrooms secluded in the rear, looking out on the flower garden you will plant there. Corner spaces in the dining room suggest corner china cabinets. Attention is also drawn to the pleasing window space in that room of hospitality, looking out on the front lawn and street. Ample wall space in the living room makes easy the problem of placing the furniture. The layout is "different" but has excellent advantages. The central hall and sleeping quarters set apart from the rest of the house are desirable features. It isn't at all necessary to follow traditional floor plans if your preferences lean elsewhere. It is your home; and you will be proud to entertain your friends in it.

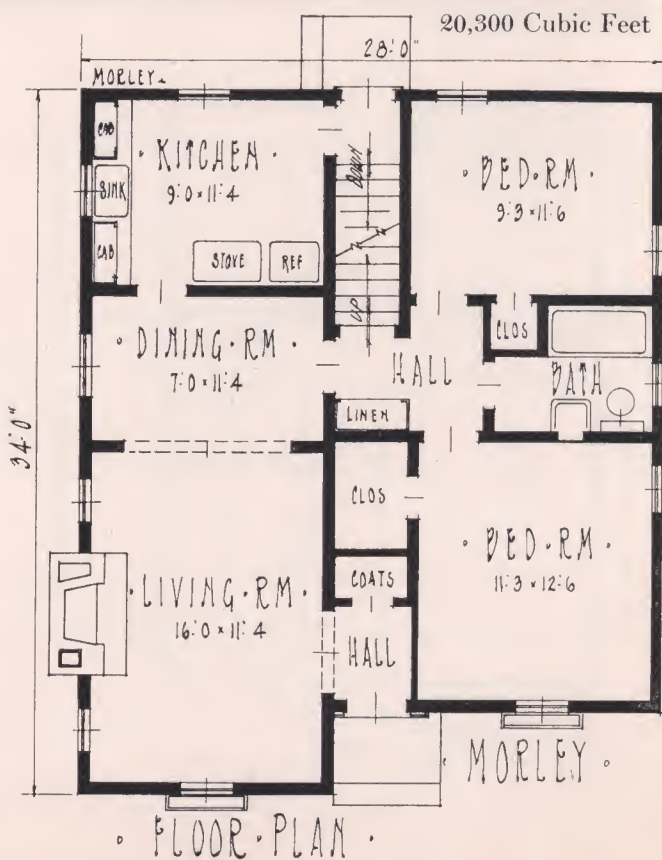


5 Rooms, 28 x 34

The Morley

★ THIS HOUSE will fit a 40 foot lot, leaving space for a driveway to rear, and yet it gives the impression of considerable size. The entrance hall as arranged has advantages over a vestibule, with an ample coat closet. The living room and dining room are thrown together, practically in one large room; draperies in the arch will improve appearances.

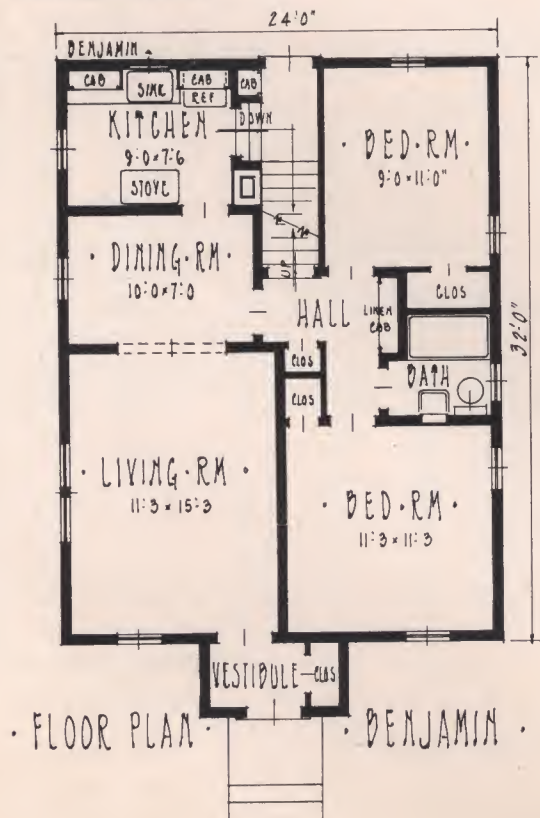
The living room, kitchen and bedrooms have cross ventilation. The second floor has space which can be finished off in the future. This design is especially commendable for its lack of unnecessary and expensive ornamentation.





5 Rooms, 24 x 32

18,900 Cubic Feet




The Benjamin

★ THIS IS A TYPICAL narrow lot house which may be well separated from the next buildings. Its rectangular shape holds cost well in hand. The attic is available as family needs expand. The living room and bedrooms have light and air from two sides without windows interfering to cramp the placement of furniture. If you have furniture for a larger house the wall space in this one should accommodate it. Because of the kitchen chimney, coal or wood may be used for fuel. Considering the size of this house this is an ideal layout and convenient for family life, especially for the woman who does the housework. The linen cabinet and hall closet will appeal to her.

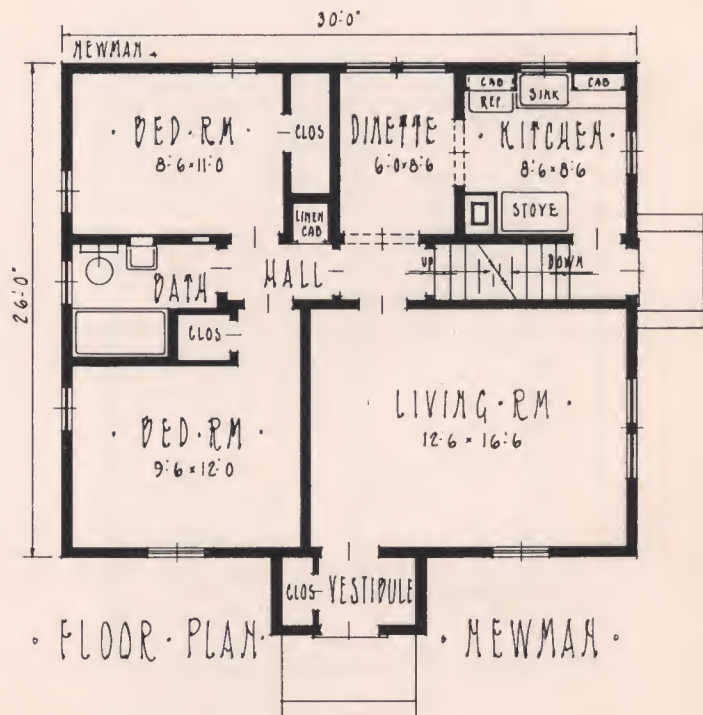


4 Rooms and Dinette, 30 x 26

19,300 Cubic Feet 

The Newman

★ A TIDY LITTLE HOME, planned for economical building, especially because it is square. The dinette will take care of ordinary family needs, saving space of one room which is seldom used more than two hours a day. This plan proves that even a small, inexpensive home may be designed with results in which its owner can take pride and satisfaction. The side entrance gives access to the kitchen, and makes it possible to make deliveries readily in the basement. No money spent here on expensive ornamentation, which is not called for so much in these days of "stream-lining." On a 40 foot lot there is space for a driveway to the rear. Finishing an extra room in the attic is possible, still leaving storage space.

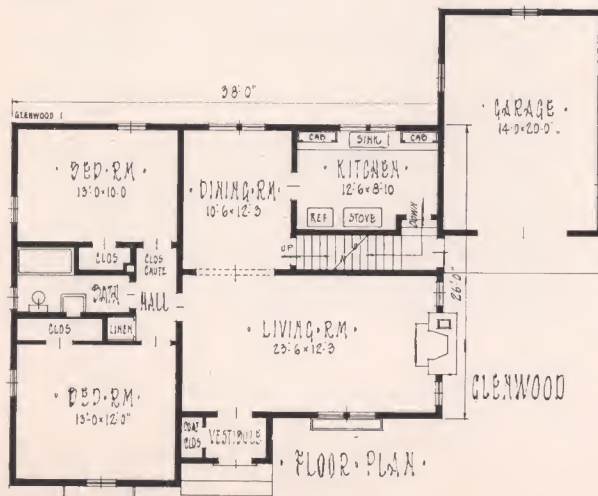




5 Rooms, 38' x 26' not including garage
28,900 Cubic Feet

The Glenwood

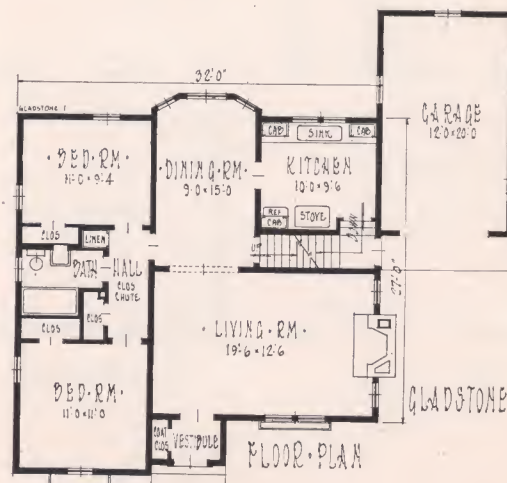
★ AN ALTERNATE PLAN is offered for this attractive exterior. In its large living room with fireplace, family life will center. Bedrooms apart from daytime quarters afford privacy and quiet. Every room has two-way ventilation. The attached garage in either plan is a popular feature nowadays, giving access to garage in inclement weather.



Five Rooms, 32' x 27' not including garage
25,300 Cubic Feet

The Gladstone

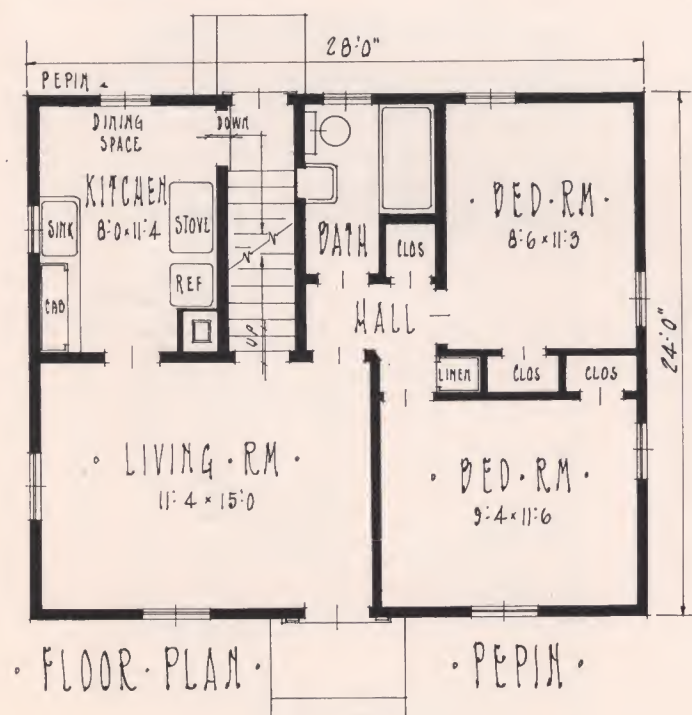
★ THIS RENDERING offers a smaller and less expensive home without sacrificing conveniences which are desirable. Note that each plan has ample closet space, and the kitchens are designed for easy housekeeping. The exterior, to be finished with siding or shingles bespeaks the comfort and hospitality of these homes.





4 Rooms, 28 x 24

16,100 Cubic Feet



The Pepin

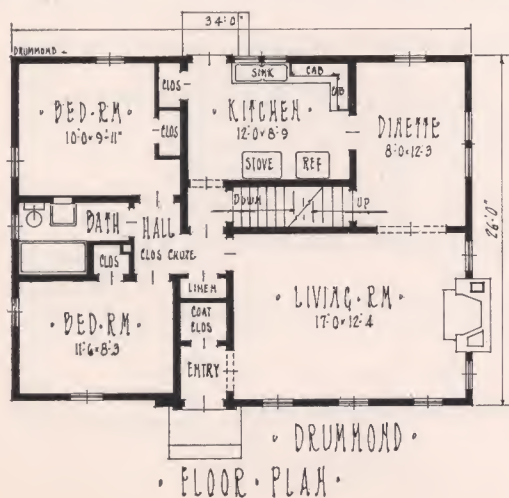
★ FOR THE HOME BUILDER who must needs limit the amount of his investment this house has a strong appeal. All the rooms are convenient to the bathroom, with bedrooms quite apart from living room and kitchen. The living room may be used as a dining room on occasions when the dining space in the kitchen is inadequate. The housewife will appreciate the nearness of the dining space in her work of preparing meals. The approximately square design lends economy in building. For such a small house there is an unusual amount of closet space. This is a common sense small home.



5 Rooms, 34 x 26
19,300 Cubic Feet

The Drummond

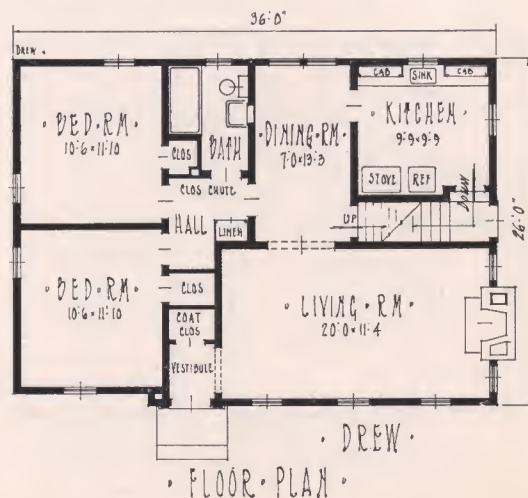
★ A DISTINCTIVE HOME. The three windows in living room, looking out upon the front lawn and street, and the two side windows, flanking the fireplace, bespeak a sunny, airy home. Outside chimney saves interior space and adds to appearances.

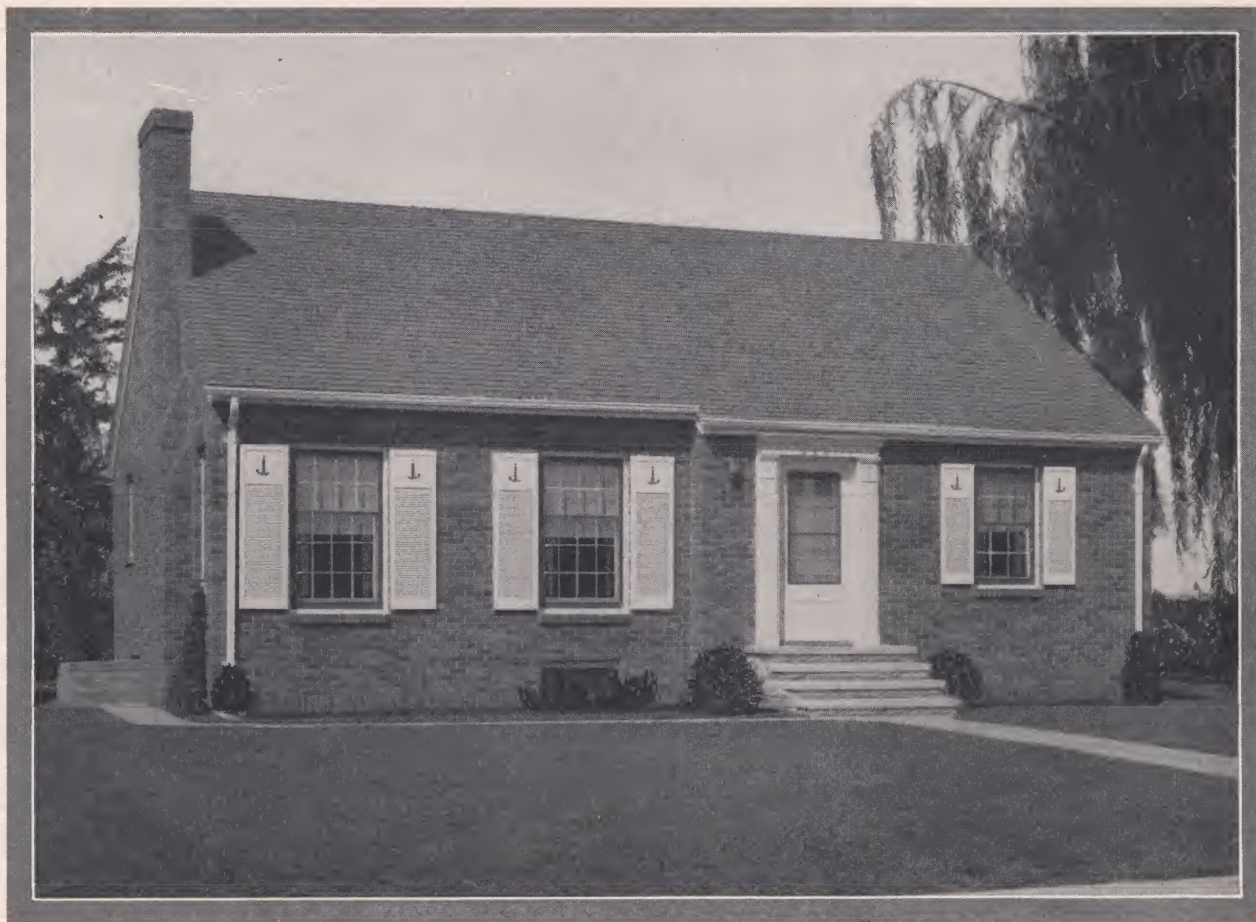


5 Rooms, 36 x 26
20,500 Cubic Feet

The Drew

★ AN INTERESTING ADAPTATION of a different floor plan to this design. A little broader than the Drummond, the living room is larger. The bedrooms are quiet when there is sickness, or some members of the family retire early.

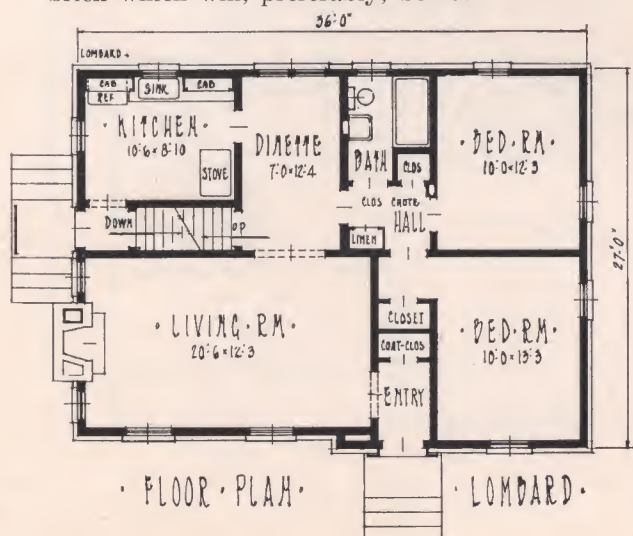




5 Rooms, 36 x 27—22,700 Cubic Feet

The Lombard

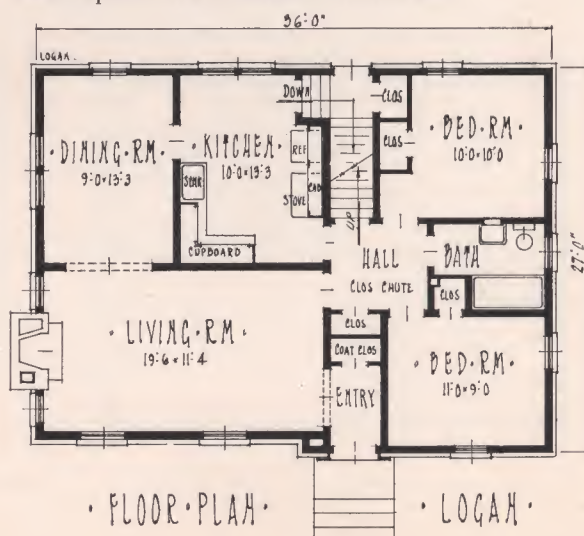
★ A BRICK VENEER HOME stands out in a neighborhood where frame houses prevail. This one, will, particularly, because of the pleasing contrast between the white doorway and blinds and the brick which will, preferably, be red.

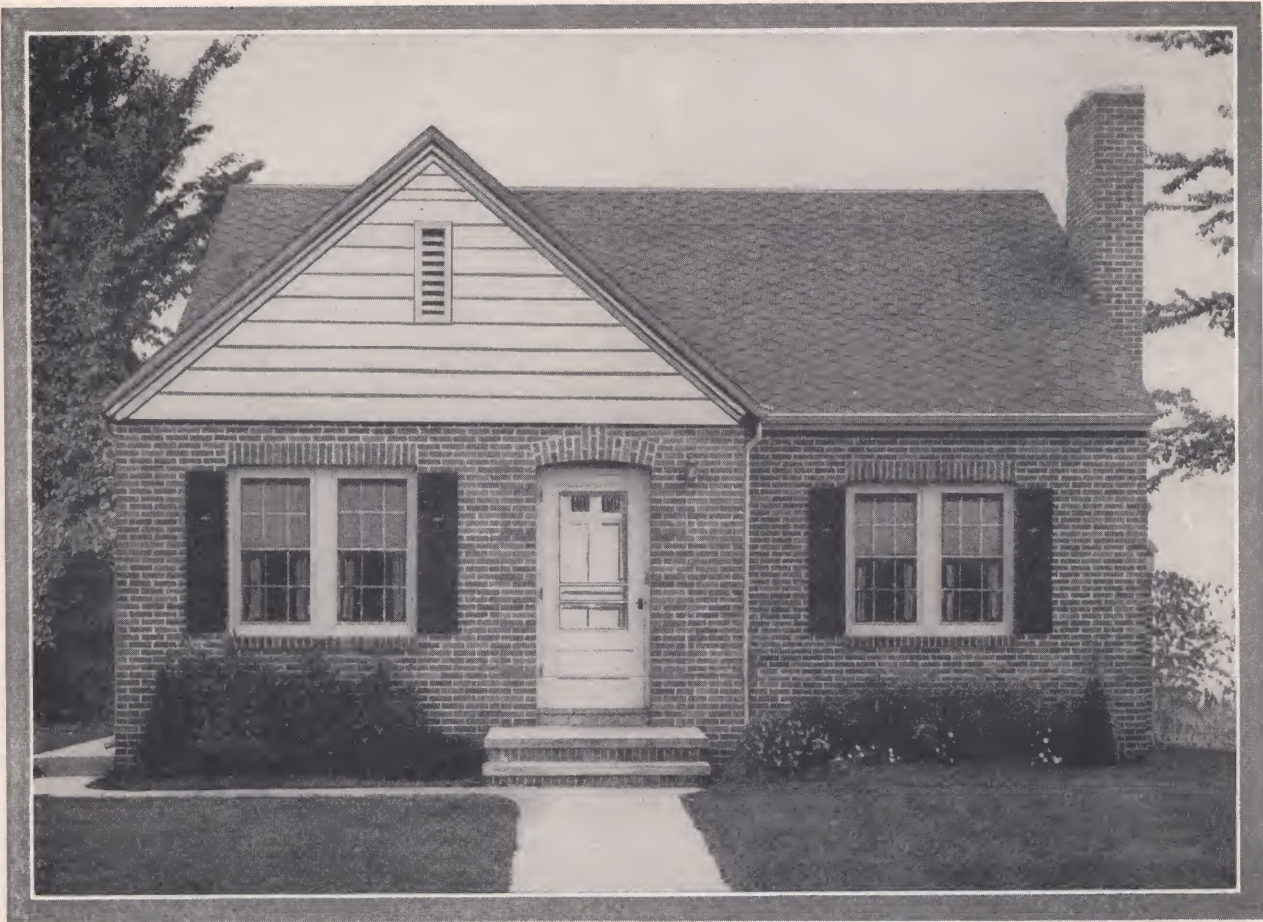


5 Rooms, 36 x 27—22,700 Cubic Feet

The Logan

★ AN ALTERNATIVE FLOOR PLAN for above design. Both these houses will set best on a wide lot. Room in kitchen for a small dining table overlooking back yard. A desirable feature is plenty of wall space in all rooms for furniture.

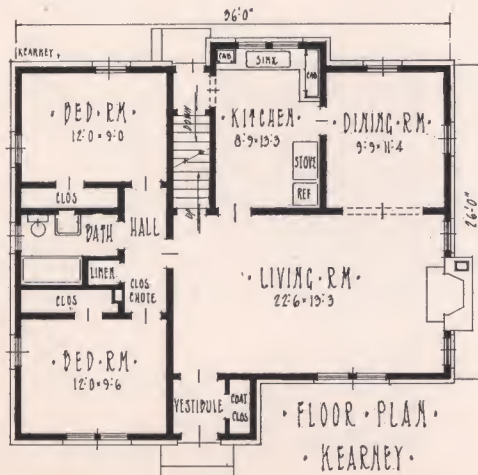




5 Rooms, 36 x 26
25,600 Cubic Feet

The Kearney

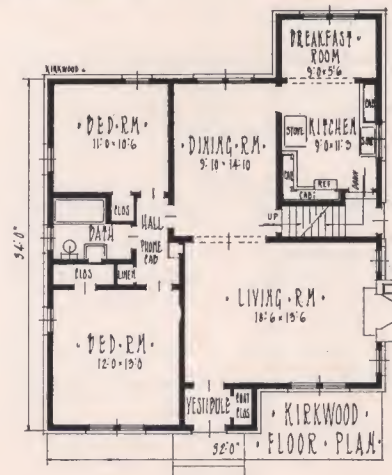
★ A BRICK VENEER HOUSE with much to accentuate its good taste. The siding gable, which might be shingled or stuccoed, relieves the mass of brick wall. The large living room with fireplace is the center of interest in this home. Observe the extra large closets in bedrooms and "large enough" linen closet.



5 Rooms and Breakfast Nook, 32 x 34
27,500 Cubic Feet

The Kirkwood

★ HERE Is an entirely different floor plan, adapted to the same design. The kitchen arrangement will appeal to the housewife, because it consolidates in one unit all her work of preparing and serving meals. That good sized breakfast room saves pushing a door open to the dining room laden with dishes.

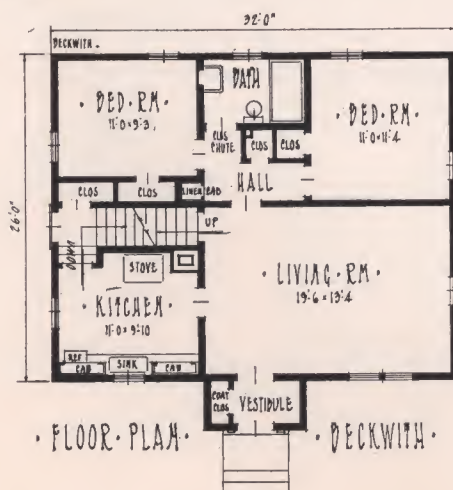




4 Rooms, 32 x 26
19,700 Cubic Feet

The Beckwith

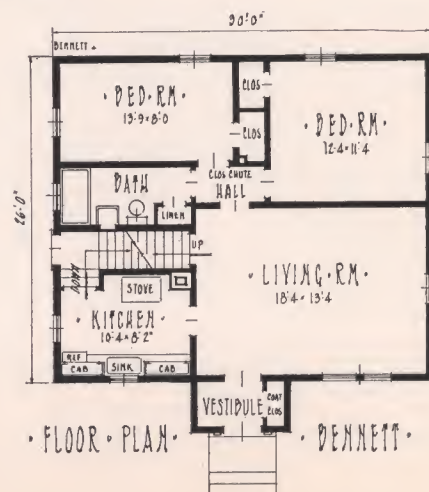
★ WITH KITCHEN IN FRONT and space saved by omitting dining room, meals may be served in the living room, or else on a portable table in kitchen. Conveniences are not sacrificed in the interest of economy in building. Many prefer bedrooms in the rear. Each has windows looking two ways. An easy house to furnish and to finance.



4 Rooms, 30 x 26
18,500 Cubic Feet

The Bennett

★ THE FLOOR PLAN is designed as an alternative for the Beckwith, with the same elevations as illustrated above. Two feet less across the front, but it will be observed that the bedrooms are larger, although little is taken off the living room to accomplish this. Every room has windows on two sides.



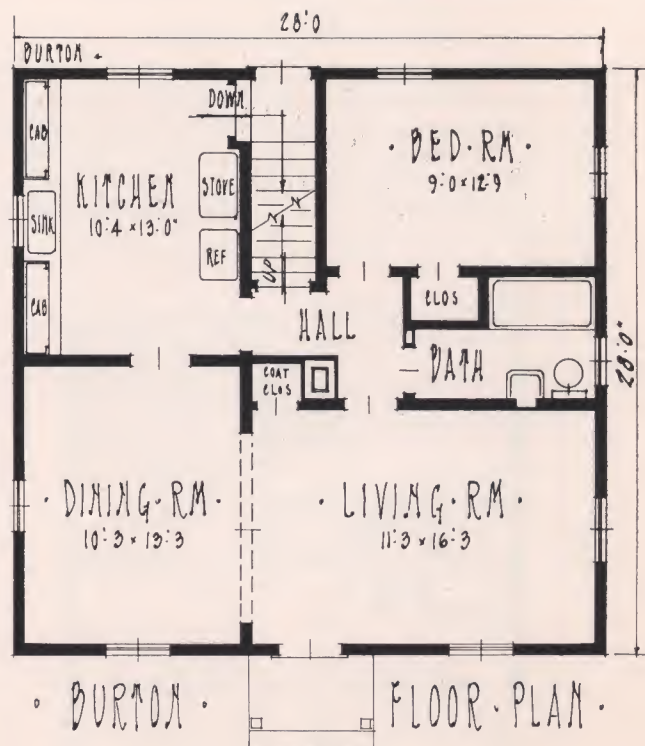


4 Rooms, 28 x 28

18,800 Cubic Feet

The Burton

★ MANY FAMILIES are quite content with one bedroom, especially if a couch in the living room can be made up in such an emergency as sickness, or an unexpected guest. This complete, compact and economical-to-build house has charm expressed all over it, inside and outside. Being square, it costs less to build. And don't you like that sheltering hood over the front doorstep? The living room, opening as it does into the dining room, gives the family "elbow room," and the two rooms will accommodate a good sized card party. A small house — but a complete one, with many features you would expect to find in a much larger house. The attic has possibilities, too, for future expansion.

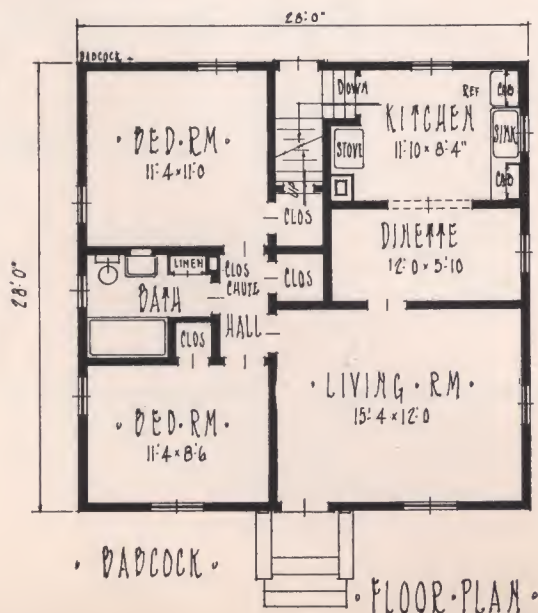




5 Rooms, 28 x 28, 18,000 Cubic Feet

The Babcock

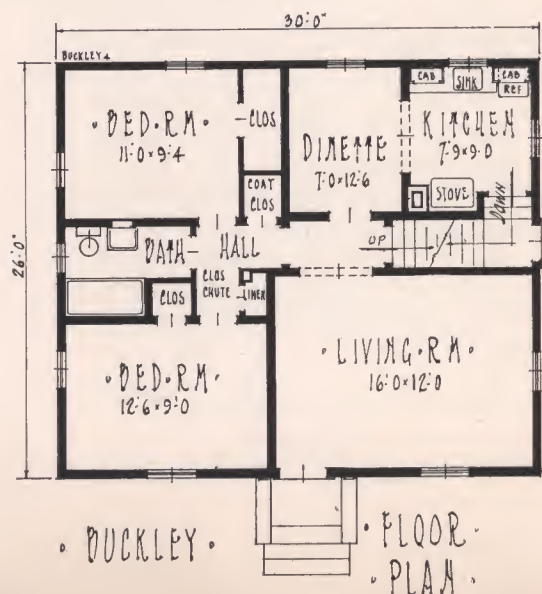
★ A CHARMING LITTLE HOUSE for a small lot for the owner who has to figure closely. The dinette, serving as a dining room, being of considerable length, will seat a goodly number, and archway to kitchen puts it in handy distance. This is a neat little house, its square shape curtailing cost of construction.



5 Rooms, 30 x 26, 17,100 Cubic Feet

The Buckley

★ A DIFFERENT FLOOR PLAN for above design. A smaller kitchen makes possible a larger dinette. Bedrooms and living room have cross ventilation. Wall space takes care of furniture, book cases and musical instruments without obstructing windows. White paint with green blinds and roof for the exterior will be in good taste.

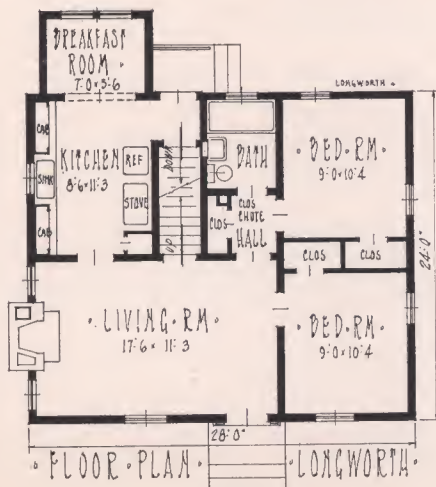




4 Rooms and Breakfast Room, 28x24
16,300 Cubic Feet

The Longworth

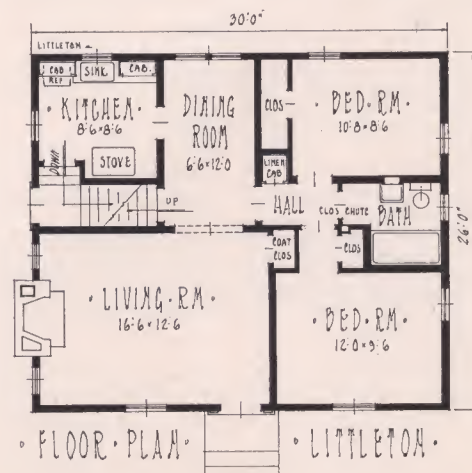
★ FOR SUCH A SMALL HOUSE this floor plan offers numerous attractive features. The two-window breakfast room is a substitute for a dining room, and makes serving meals hot from the kitchen easy. This house will be a safe investment.



5 Rooms, 30 x 26
17,900 Cubic Feet

The Littleton

★ WELL ADAPTED to above design this two-foot larger house than the Longworth substitutes a dining room for the dinette, where a lengthened table will serve a larger company than the dinette can accommodate. Exterior design is simplicity itself.



How Much to Pay for a Home

MILLIONS of home loving Americans who are paying rent—and more than half of America's families are—might own homes of their own by making what is now rent money pay for them.

Under the old mortgage system, homes were built with relatively short term first mortgages, with second mortgages in addition, which made it a perpetual struggle to keep up payments and avoid foreclosure. Then came in a few short years the problem of renewals, with attendant expense, together with uncertainty as to whether the original lender was willing to renew; or, if not, whether money markets made mortgage funds available.

As the result, many homes, after a period of years, had cost, in interest, as much or more than the original principal of the loan,—with, perhaps a heavy lien still existing.

The Federal Housing Act has changed all this, much to the home owner's advantage. While under the old mortgage system it was ordinarily required that a first mortgage be limited to 60 percent of the entire cost of the home, while the second mortgage usually carried a higher rate of interest. Now one may borrow up to 90 percent of the cost of his home, have twenty-five years or less to pay, and discharge his mortgage in monthly payments, like rent, and not necessarily exceeding in amount the monthly rent he would pay for a home of the same value, or even less. This monthly payment would include interest, a small charge for mortgage insurance, another small monthly fee for servicing the loan, and a considerable proportion on the principal.

Under these conditions one who can make a down payment of 10 percent of the cost of his home (in which may be included the cost of his lot) it is easier now for the industrious citizen to own a home which will suit his family needs and which, with every monthly payment, comes nearer to unincumbered possession.

* * *

One who contemplates building a home should enter into his plans deliberately and study carefully every angle of the proposition. He should not engage himself to pay for a home too expensive for his income. Authorities say that one can safely incur an obligation to build a home of from $1\frac{1}{2}$ to $2\frac{1}{2}$ times his annual earnings in value. The man of large family needs more for food and clothing, and should

stay nearer the lower limits, while the man with only a wife to support might well pay in higher limits.

There are several economies which may well be observed. A house which one expects to make his dwelling for life should be built of good materials and with honest workmanship. It should not be too large, for heat and upkeep depend much on size. Nor should it be too small to accommodate the family in comfort. Insulation, while increasing original cost, will be a perpetual saving of heating cost, and a constant source of comfort, in all seasons.

Location is important. It should be chosen in congenial surroundings, accessible to transportation, with sewer, gas and electricity available; conveniently near school or church, and in a friendly neighborhood, where property values are not likely to decline.

To secure the necessary financing, first select the general style and the size of a house that will suit your family needs. You can develop your ideas by a study of the plans in this book. Then, consult your lumber dealer or architect and get an idea of the cost of your home, with some rough sketches, indicating any modifications of the plan you select. With a good idea of the cost of your home, your lumber dealer or architect will direct you to the qualified lending agency where you may have a consultation regarding preliminaries, after which your application may be filled out, with the aid of the lending agency. The latter will have an appraisal made, and in due time the loan will be approved and your contract may be let. The lending agency will go over your plans expertly and point out to you any features which may need correction or modification.

The following table shows the basis of financing and monthly payments in homes of varying cost, from which you can get an idea of how much your monthly payments will be on the home you propose to build. These figures are offered by the Federal Housing Administration. They do not include taxes or fire insurance, as these items vary in different localities, even in different sections of town or city.

The figures are based on 25 years, with interest at $4\frac{1}{2}\%$. A shorter term means, of course, larger monthly payments. The borrower has the privilege of paying off the entire obligation at any time, should his circumstances improve so as to make it possible.

Own your home! It is the birthright of every family. Pay for it while enjoying its comforts and security.

What it will Cost You to Pay for a Home Monthly Over a 25-year Period under the SINGLE MORTGAGE SYSTEM of the Federal Housing Administration

Federal Housing Administration appraised value of house and lot	\$2,500.00	\$3,500.00	\$4,000.00	\$5,000.00	\$6,000.00
*Mortgage loan (90 percent of appraised value) insurable by Federal Housing Administration	2,300.00	3,200.00	3,600.00	4,500.00	5,400.00
Monthly payment to reduce PRINCIPAL and pay interest at rate of $4\frac{1}{2}\%$ percent on the monthly reduced balances over 25-year repayment period	12.79	17.92	20.02	25.02	30.03
**Monthly payment on mortgage insurance92	1.28	1.43	1.80	2.16
TOTAL	\$13.71	\$19.20	\$21.45	\$26.82	\$32.19

*The Federal Housing Administration will insure up to 90% of the valuation on mortgages secured by new construction, where the commitment is made before construction has started, and when the amount of the loan is not over \$5400, and the property is to be occupied by the owner.

**Monthly payments on mortgage insurance is figured on the basis of one-half of 1% on reducing balances. This payment becomes smaller each year.

Each year's taxes and premiums for insurance against fire or other hazards are likewise paid in monthly installments covering one-twelfth of each year's taxes and insurance premiums. They are paid monthly to the mortgage lending institution in the same payment which covers interest, principal, mortgage insurance, and service fee.

NOTE: Mortgage lenders may collect an initial service fee of not more than $2\frac{1}{2}\%$ of the principal amount of the loan covering new construction, where inspection and partial disbursements are made; and 1% on loans secured by existing construction.

All figures in this chart are based upon the maximum permitted rate of interest. In sections of the country where prevailing interest rates are low, lending institutions may, at their discretion, elect to charge lower rates in line with local practice.

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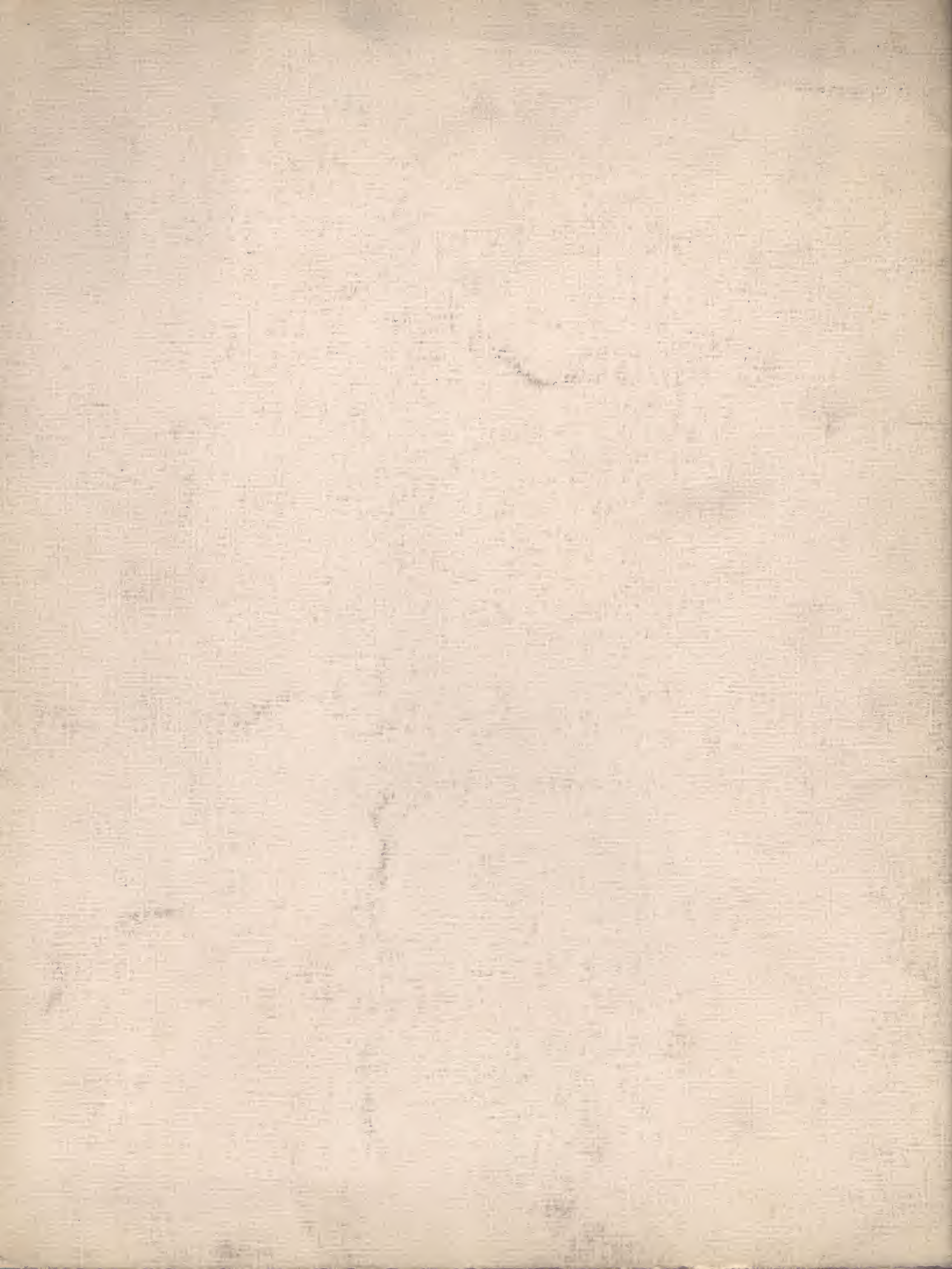
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